

## RINGKASAN

Pengaruh Gaji dan Tanggungan Keluarga serta Pola Konsumsi Terhadap Pinjaman  
Anggota Koperasi Serba Usaha INDOBULAN di Batam

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Pembangunan Pulau Batam sebagai daerah industri selama tiga dasa warsa terakhir telah membentuk karakter struktur perekonomian Batam menjadi: industri (70,73%), perdagangan hotel dan restoran (11,26%), keuangan, jasa persewaan dan perusahaan (4,77%), dan lain-lain (6,24%). Pertumbuhan ekonomi Batam telah memberikan *multiplier effect* terhadap sektor-sektor lain, tidak terkecuali perkembangan koperasi di Batam.

Pertumbuhan koperasi di Kota Batam meningkat pesat, sehingga pada akhir tahun 2003 tercatat 205 koperasi yang aktif dari 411 koperasi yang terdaftar. Dari jenis koperasi ditemukan yang paling banyak adalah koperasi serba usaha sebanyak 102 koperasi. Salah satu di antaranya adalah Koperasi INDOBULAN Batam yang menjadi objek penelitian dalam tesis ini.

Koperasi INDOBULAN Batam merupakan koperasi karyawan PT Indotirta Suaka yang memiliki unit usaha simpan pinjam sebagai usaha dominan. Pertumbuhan aset koperasi ini meningkat pesat, rata-rata 35,88% setiap tahun dalam kurun lima tahun terakhir ini, dengan jumlah aset tercatat tahun 2004 sebesar Rp 856,13 juta. Demikian juga perkembangan SHU yang tumbuh rata-rata 34,4% per tahun.

Penelitian ini mencoba mengukur pengaruh variabel gaji ( $X_1$ ) dan tanggungan keluarga ( $X_2$ ) serta pola konsumsi ( $X_3$ ) terhadap pinjaman koperasi ( $Y$ ) anggota Koperasi INDOBULAN Batam. Pengaruh masing-masing variabel selanjutnya dianalisis dengan metode statistik Regresi Linier Berganda. Hasilnya kemudian dikaitkan dengan pembuktian hipotesis penelitian dan selanjutnya diuji secara ekonometri.

Dari hasil uji statistik variabel gaji ( $X_1$ ) memberikan hasil yang signifikan dengan tingkat probabilitas 0,00683, koefisien regresi 0,0806, koefisien determinasi parsial ( $r^2$ ) = 0,0319 pada taraf nyata  $\alpha = 0,05$ . Kemudian variabel tanggungan keluarga ( $X_2$ ) juga signifikan dengan probabilitas 0,04479, koefisien regresi 0,1039, koefisien determinasi parsial ( $r^2$ ) = 0,0177, dan variabel pola konsumsi ( $X_3$ ) juga bersifat signifikan dengan probabilitas 0,03103, koefisien regresi 0,1055, koefisien determinasi parsial ( $r^2$ ) = 0,0204 pada taraf nilai  $\alpha$  yang sama.

Hasil uji serentak (simultan) melalui Uji F menggambarkan variabel gaji ( $X_1$ ) dan tanggungan keluarga ( $X_2$ ) serta pola konsumsi ( $X_3$ ) secara bersama-sama (serentak) memiliki pengaruh sangat nyata (signifikan) terhadap pinjaman koperasi (Y) pada taraf nyata  $\alpha = 1\%$  ( $p < 0,01$ ), dengan tingkat probabilitas sebesar 0,00000004678, nilai  $R^2$  adalah 0,1506 atau 15,06%. Hal ini bermakna kontribusi variabel bebas (X) terhadap variabel tergantung (Y) sebesar 15,06%, sehingga masih ada faktor-faktor lain yang memiliki kontribusi terhadap pinjaman koperasi selain gaji, tanggungan keluarga dan pola konsumsi anggota koperasi. Tingkat keeratan hubungan antara seluruh variabel bebas (X) dengan variabel tergantung (Y) sebesar 0,3881 atau 38,81%.

Melaui uji parsial (sendiri-sendiri) Uji-t signifikansi masing-masing variabel bebas (X) memiliki kontribusi secara sendiri-sendiri terhadap variabel tergantung (Y) sebesar: gaji ( $X_1$ ) = 3,19%, tanggungan keluarga ( $X_2$ ) = 1,77 %, dan pola konsumsi ( $X_3$ ) = 2,04%. Semua koefisien regresi variabel bebas (X) bertanda positif yang menerangkan hubungan searah (paralel) antara variabel bebas (X) dengan variabel tergantung (Y).

Evaluasi ekonometri melalui uji heterokedastisitas, multikolinieritas dan otokorelasi telah memenuhi kondisi BLUE (*Best Linier Un-biased Estimator*) pada

taraf yang dapat ditoleransi (diterima). Model regresi telah memenuhi syarat asumsi klasik ekonometri.

Temuan penelitian ini dapat disimplifikasikan: semua hipotesis ( $H_1$ ,  $H_2$ ,  $H_3$ , dan  $H_4$ ) dalam penelitian ini diterima, faktor gaji, tanggungan keluarga dan pola konsumsi memiliki pengaruh signifikan (bermakna) terhadap pinjaman anggota koperasi, baik secara sendiri-sendiri (parsial) maupun secara serentak (simultan). Kontribusi dominan terhadap pengaruh hubungan tersebut secara berurutan adalah: gaji, pola konsumsi dan tanggungan keluarga.

## SUMMARY

### **The Influence of Salary, Family Burden, and Pattern of Consumption to General Business Cooperation INDOBULAN Member's Loan in Batam**

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The development of Batam as an industrial area during the last three decades has shaped the characteristic of Batam's economic structure to become: industry (70,73%), hotel and restaurant trade (11,26%), finance, rental service, company (4,77%), and others (6,24%). The economic growth in Batam has given multiplier effect on other sectors, without exception cooperation growth in Batam.

The cooperative economic enterprise growth in Batam increases rapidly. By the end of 2003, there are 205 active cooperative economic enterprises among 411 listed. From the various types of cooperative economic enterprises, general business cooperation is the most with 102 ones. One of them is INDOBULAN in Batam that is the object of the research.

Cooperative economic enterprise INDOBULAN in Batam is cooperation for the employees of PT Indotirta Suaka that has save-loan work unit as a dominant business. The asset growth of the cooperation has increased rapidly, 35,88% in average every year during the last five years, with number of assets in 2004 Rp 856,13 millions. The increase in annual return (SHU) is 34,4% in average per year.

The research measures the influence of salary ( $X_1$ ), family burden ( $X_2$ ), and pattern of consumption ( $X_3$ ) variables to cooperation loan ( $Y$ ) of Cooperation INDOBULAN member in Batam. The influence of each variable is analyzed by using Double Linier Regression statistic method. The result is verified with the research hypotheses test and later on examined econometrically.

From the result of statistic test, the salary variable ( $X_1$ ) gives significant result with probability level 0,00683, regression coefficient, 0,0806, partial determination coefficient ( $r^2$ ) = 0,0319 on real level  $\alpha$  = 0,05. The family burden variable ( $X_2$ ) is also significant with probability 0,04479, regression coefficient 0,1039, partial determination coefficient ( $r^2$ ) = 0,0177, and pattern of consumption variable ( $X_3$ ) is also significant with probability 0,03103, regression coefficient 0,1055, partial determination coefficient ( $r^2$ ) = 0,0204 on the same  $\alpha$  value level.

The result of simultaneous test through F Test depicts that salary ( $X_1$ ), family burden ( $X_2$ ), and pattern of consumption ( $X_3$ ) variables altogether have real (significant) influence to cooperation loan (Y) on real level  $\alpha$  = 1% ( $p < 0,01$ ), with probability level 0,00000004678,  $R^2$  value 0,1506 or 15,06%. It means that contribution of independent variables (X) to dependent variable (Y) is 15,06%, so there are other factors outside the research that contribute to cooperation loan other than salary, family burden, and pattern of consumption. The bonding level of all independent variables (X) with dependent variable is 0,3881 or 38,81%.

The result of partial test with t-Test shows that the significance of each variable: salary variable, family burden variable, and pattern of consumption variable has its own contribution to cooperation loan: salary ( $X_1$ ) 3,19%, family burden ( $X_2$ ) 1,77%, and pattern of consumption ( $X_3$ ) 2,04%. All regression coefficients of independent variables (X) have the mark positive that describes parallel relationship between independent variables (X) and dependent variable (Y).

Econometric evaluation through heterokedasticity, multicolinierity, and autocorrelation tests has fulfilled BLUE (Best Linier Un-biased Estimator) condition on the acceptable level. The regression model is qualified for econometric classic assumption.

The simplification of the research results is: all hypotheses ( $H_1$ ,  $H_2$ ,  $H_3$ , and  $H_4$ ) in the research are accepted. The salary, family burden, and pattern of consumption have significant influence to cooperation member's loan, both partially and simultaneously. The dominant contribution to the influence of relationship is as follows: salary, pattern of consumption, and family burden.



## ABSTRACT

### **The Influence of Salary, Family Burden, and Pattern of Consumption to General Business Cooperation INDOBULAN Member's Loan in Batam**

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INDOBULAN Cooperation, Batam has quite significant asset growth during the last five years. The total amount of the asset and cooperation's annual return (SHU) increase significantly every year on the same time.

The research measures the influence of salary, family burden, and pattern of consumption to Cooperation INDOBULAN member's loan in Batam. Statistics is analyzed by using Double Linier Regression. Then, the regression model is examined econometrically.

From the result of the statistic test, the salary variable gives significant result. The family burden variable is also significant and pattern of consumption variable is also significant result on the same test level.

The result of simultaneous test through F Test depicts that salary, family burden, and pattern of consumption variables simultaneously have real (significant) influence to cooperation loan. The result of partial test with t-Test shows that the significance of each variable: salary variable, family burden variable, and pattern of consumption has its own contribution to cooperation loan.

All hypotheses in the research are acceptable and significant. It means that salary, family burden, and pattern of consumption factors have significant influence to cooperation member's loan, both partially and simultaneously. The dominant contribution to the influence of relationship is as follows: salary, pattern of consumption, and family burden.

**Keywords: Cooperation Loan, Salary, Family Burden, Pattern of Consumption**